Docket No. AUS920010213US1

ABSTRACT OF THE DISCLOSURE

METHOD AND APPARATUS FOR PROCESSING A CHECK WITHIN A FINANCIAL SYSTEM

     A method, apparatus, and computer implemented
5 instructions for use in a network data processing system
to process a check. A check image is received. Optical
character recognition is performed on the check image to
generate data. Check clearing processes is performed
using the check image and the data. These processes are
10 performed without using a physical check itself.